

MONADNOCK COMMUNITY BANK

	CPP Disbursement Date 12/19/2008	Cert 34167	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$83	\$0	-99.7%		
Loans	\$52	\$0	-100.0%		
Construction & development	\$1	\$0	-100.0%		
Closed-end 1-4 family residential	\$22	\$0	-100.0%		
Home equity	\$7	\$0	-100.0%		
Credit card	\$0	\$0			
Other consumer	\$3	\$0	-100.0%		
Commercial & Industrial	\$4	\$0	-100.0%		
Commercial real estate	\$13	\$0	-100.0%		
Unused commitments	\$5	\$0	-100.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$19	\$0	-100.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$9	\$0	-98.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$75	\$0	-100.0%		
Deposits	\$49	\$0	-100.0%		
Total other borrowings	\$26	\$0	-100.0%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$7	\$0	-97.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	100.0%	--		
Tier 1 risk based capital ratio	16.6%	2957.1%	--		
Total risk based capital ratio	17.8%	2957.1%	--		
Return on equity ¹	-88.4%	-87.7%	--		
Return on assets ¹	-8.3%	-7.5%	--		
Net interest margin ¹	2.0%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans})	73.9%	0.0%	--		
Loss provision to net charge-offs (qtr)	207.7%	-33.3%	--		
Net charge-offs to average loans and leases ¹	1.4%	-0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.3%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.8%	--
Commercial & Industrial	11.8%	0.0%	0.7%	0.0%	--
Commercial real estate	3.2%	0.0%	1.0%	0.0%	--
Total loans	2.0%	0.0%	0.4%	0.0%	--